

Board of Governors of the Federal Reserve System



Bank Holding Company Performance Report September 30, 2005

BHC Name _____

City/State _____

Bank Holding Company Information

RSSD Number: _____

Federal Reserve District: _____

Consolidated Assets (\$000): _____

Peer Group Number: _____ Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets between \$300 million and \$500 million
6	Consolidated assets less than \$300 million (starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier bank holding companies

ADDRESS:

NOTE: This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

Table of Contents

Section	Page Number
Summary Ratios	1
CONSOLIDATED INFORMATION:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets and Loan Mix	7
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Risk-Based Capital	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
PARENT COMPANY INFORMATION:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Public versions of individual BHC reports are available on the FFIEC web site: www.ffiec.gov/nicpubweb/nicweb/nichome.aspx. For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (202) 452-3245.

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Summary Ratios

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

FR BHCPR
 Page 2

Income Statement—Revenues and Expenses

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002	Percent Change	
							1-yr	5-yr
Interest and fees on loans	SR028							
Income from lease financing receivables	SR481							
Fully taxable income on loans and ls.....	SR472							
Tax exempt income on loans and ls.....	SR482							
Est tax benefit on inc on loans & ls.....	SR474							
Income on loans and leases (TE)	SR476							
Investment interest income (TE)	SR001							
Interest on due from depository inst	SR029							
Interest income on other earning assets	SR002							
Total interest income (TE).....	SR003							
Interest on time deposits of \$100K or more	SR483							
Interest on time deposits < \$100K.....	SR873							
Interest on foreign office deposits	BHCK4172							
Interest on other deposits.....	SR575							
Interest on other borrowings & trad liab	SR004							
Interest on sub debt & mand conv sec	BHCK4397							
Total interest expense.....	BHCK4073							
Net interest income (TE).....	SR006							
Non-interest income	BHCK4079							
Adjusted operating income (TE)	SR273							
Overhead expense	SR967							
Provision for loan and lease losses	BHCK4230							
Securities gains (losses)	SR746							
Other tax equivalent adjustments.....	SR471							
Pretax net operating income (TE).....	SR007							
Applicable income taxes.....	BHCK4302							
Tax equivalent adjustments	SR478							
Applicable income taxes (TE).....	SR461							
Minority interest	BHCK4484							
Net operating income.....	BHCK4300							
Net extraordinary gains (losses).....	BHCK4320							
Net income	BHCK4340							
MEMORANDA:								
Investment securities income (TE):	SR001							
U.S. Treasury and agency sec (excl MBS).....	BHCKB488							
Mortgage-backed securities.....	BHCKB489							
All other securities	SR968							
Cash dividends declared:	SR011							
Common	BHCK4460							
Preferred.....	SR876							

BHC Name _____
RSSD Number _____
City/State _____ FR Dist: _____ Peer: _____

FR BHCPR
Page 3

Relative Income Statement and Margin Analysis

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Non-interest Income & Expenses

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

Assets

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002	Percent Change	
							1-yr	5-yr
Real estate loans.....	SR484							
Commercial and industrial loans	SR091							
Loans to individuals.....	SR261							
Loans to depository inst & oth banks accept.....	SR088							
Agricultural loans.....	BHCK1590							
Loans to foreign govt and inst	BHCK2081							
Other loans and leases	SR098							
Less: Unearned income	BHCK2123							
Loans & leases, net of unearned income	BHCK2122							
Less: Allow for loan & lease losses	SR110							
Net loans and leases	SR984							
Debt securities over 1 year.....	SR109							
Mutual funds and equity securities	SR031							
Subtotal.....	SR225							
Interest-bearing bank balances	SR120							
Federal funds sold & reverse repos	SR515							
Debt securities 1 year or less	BHCK0383							
Trading assets	SR747							
Total earning assets.....	SR093							
Non-int cash and due from dep inst	BHCK0081							
Acceptances.....	BHCK2155							
Premises, fixed assets, & cap leases.....	BHCK2145							
Other real estate owned	SR485							
Invest in unconsolidated subsidiaries.....	BHCK2130							
Intangible and other assets	SR111							
Total assets.....	BHCK2170							
Quarterly average assets	SR676							
Average loans and leases (YTD).....	SR062							
MEMORANDA:								
RE loans secured by 1-4 family	SR039							
Commercial real estate loans.....	SR048							
Construction and land development	SR040							
Multifamily.....	SR041							
Nonfarm nonresidential.....	SR047							
RE loans secured by farmland	SR092							
Total investment securities	SR708							
U.S. Treasury securities.....	SR715							
U.S. agency securities (excl MBS)	SR985							
Municipal securities	SR465							
Mortgage-backed securities.....	SR986							
Asset-backed securities.....	SR987							
Other debt securities.....	SR030							
Mutual funds and equity securities	SR031							
Available-for-sale securities.....	SR740							
U.S. Treasury securities.....	BHCK1287							
U.S. agency securities (excl MBS)	SR988							
Municipal securities	SR737							
Mortgage-backed securities.....	SR989							
Asset-backed securities.....	SR990							
Other debt securities.....	SR738							
Mutual funds and equity securities	SR739							
Held-to-mat sec appreciation (depr).....	SR836							
Available-for-sale sec appr (depr)	SR837							
Structured notes, fair value	SR847							
Pledged securities	BHCK0416							

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

Liabilities and Changes in Capital

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002	Percent Change
							1-yr
Demand deposits	BHCB2210						
NOW, ATS and transaction accounts	SR033						
Time deposits (excl brokered dep) < \$100K.....	SR034						
MMDA and other savings accounts.....	SR228						
Other non-interest-bearing deposits.....	BHOD3189						
Core deposits.....	SR095						
Time deposits of \$100K or more	SR035						
Foreign deposits	SR036						
Federal funds purchased and repos.....	SR523						
Commercial paper	BHCK2309						
Other borrowings w/rem mat of 1 yr or less	BHCK2332						
Other borrowings w/rem mat over 1 year	SR877						
Brokered deposits < \$100K.....	SR863						
Noncore funding	SR096						
Trading liabilities	SR733						
Subordinated notes and debentures + TPS.....	SR878						
Acceptances	BHCK2920						
Other liabilities	BHCK2750						
Total liabilities	SR1013						
Minority interest	BHCK3000						
EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus).....	BHCK3283						
Common stock	BHCK3230						
Common surplus	BHCK3240						
Retained earnings	BHCK3247						
Less: Treasury stock	SR992						
Accumulated other comprehensive income	SR991						
Other equity capital components	SR993						
Total equity capital	BHCK3210						
Total liabilities and capital.....	BHCK3300						
MEMORANDA:							
Non-interest-bearing deposits.....	SR260						
Interest-bearing deposits	SR262						
Total deposits	SR042						
LT debt that reprices in 1 year	BHCK3298						
CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended.....	SR1039						
Accounting restatements	SR583						
Net income.....	BHCK4340						
Net sale of new perpetual preferred stock	SR581						
Net sale of new common stock.....	SR582						
Chgs incident to mergers and absorptions	BHCK4356						
Less: Dividends declared	SR011						
Change in other comprehensive income	SR994						
Sale of Treasury stock	BHCK4782						
Less: Purchase of Treasury stock.....	BHCK4783						
Changes in debit to ESOP liability	BHCK4591						
Other adjustments to equity capital	BHCK3581						
Equity capital, ending balance	BHCK3210						

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Percent Composition of Assets and Loan Mix

BHC Name _____

RSSD Number _____

City/State _____

FR Dist: _____ Peer: _____

Liquidity and Funding

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Derivatives and Off-Balance-Sheet Transactions

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

Derivative Instruments

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
NOTATIONAL AMOUNT:						
Derivative contracts.....	SR803					
Interest rate contracts.....	SR785					
Foreign exchange contracts	SR786					
Equity, comm, & other contracts	SR898					
Derivatives position:						
Futures and forwards.....	SR880					
Written options.....	SR881					
Exchange-traded.....	SR937					
Over-the-counter	SR939					
Purchased options	SR882					
Exchange-traded.....	SR938					
Over-the-counter	SR940					
Swaps.....	SR883					
Held for trading.....	SR884					
Interest rate contracts.....	SR773					
Foreign exchange contracts	SR776					
Equity, comm, & other contracts	SR889					
Non-traded	SR890					
Interest rate contracts	SR886					
Foreign exchange contracts	SR887					
Equity, comm, & other contracts	SR888					
Deriv contr (excl fut & FX 14 days or less)	SR910					
One year or less	SR792					
Over 1 year to 5 years	SR793					
Over 5 years	SR794					
Gross negative fair value (absolute value)	SR790					
Gross positive fair value	SR789					
Held for trading	SR891					
Non-traded.....	SR893					
Curr credit exposure on RBC deriv contr	SR791					
Credit losses on derivative contracts.....	SR859					
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:						
30-89 days past due (confidential prior to March 2001).....	SR797					
90+ days past due	SR798					
IMPACT OF NONTRADED DERIVATIVE CONTRACTS:						
Increase (decr) in interest income	SR799					
Decrease (incr) in interest expense.....	SR800					
Net incr (decr) in noninterest alloc.....	SR801					
Increase (decrease) in net income	SR802					

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Derivatives Analysis

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Allowance and Net Loan and Lease Losses

BHC Name _____

RSSD Number _____

City/State _____

FR Dist: _____ Peer: _____

FR BHCPR
Page 13

Past Due and Nonaccrual Assets

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Past Due and Nonaccrual Loans and Leases

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Risk-Based Capital

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002
TIER 1 CAPITAL:						
Total equity capital	BHCK3210					
Net unrealized gains (losses) on AFS secs	BHCK8434					
Less: Net unrealized loss on AFS eq secs.....	BHCKA221					
Accum net gains (losses) on cash flow hedges.....	BHCK4336					
Less: Nonqualifying perpetual pref stock.....	SR1016					
Qualifying minority interest + Qual Tr Pref Secs	SR872					
Less: Disallowed goodwill and oth intang	SR1017					
Less: Disallowed servicing assts and PCCR	SR1018					
Less: Disallowed deferred tax assets	SR857					
Other additns to (deduct from) tier 1 capital	BHCKB592					
Tier 1 capital	SR537					
TIER 2 CAPITAL:						
Qualifying sub debt & redeemable pref stock.....	SR554					
Cumulative PPS includible in tier 2.....	SR522					
ALLL includible in tier 2.....	SR525					
Unrlzd gains on AFS eq sec incl in tier 2	SR956					
Other tier 2 capital components.....	SR1019					
Allowable tier 2 capital (limited to amount of tier 1 capital)	SR555					
TIER 3 CAPITAL:	SR951					
Total RB capital before deductions	SR543					
Less: Deductions for RBC.....	SR1021					
TOTAL RISK-BASED CAPITAL	SR546					
RISK-WEIGHTED ASSETS:						
Total on-B/S RWA.....	SR506					
Total off-B/S items & deriv cr eq RWA.....	SR514					
Risk-weighted assets	SR963					
Market risk equivalent assets	SR952					
Risk-weighted assets before deductions	SR512					
Less: Excess allow for loan & lease loss	SR563					
Less: Alloc transfer risk reserve	BHCK3128					
Total risk-weighted assets	SR549					
Average total assets for leverage ratio	SR1022					
MEMORANDA:						
Mortgage servicing assets.....	BHCK3164					
Purchased credit card relationships & NMSA.....	SR953					
All other identifiable intangible assets	SR631					

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Insurance and Broker-Dealer Activities

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Foreign Activities

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

FR BHCPR
 Page 17

Servicing, Securitization and Asset Sale Activities—Part 1

	Name	09/30/2005	06/30/2005	03/31/2005	12/31/2004	09/30/2004	Percent Change
							1-qtr
ACTIVITY: (\$000)							
Securitization activities	SR1051						
1–4 family residential loans	BHCKB705						
Home equity lines	BHCKB706						
Credit card receivables	BHCKB707						
Auto loans	BHCKB708						
Commercial and industrial loans.....	BHCKB710						
All other loans and leases.....	SR1052						
Retained interest-only strips	SR1053						
1–4 family residential loans.....	SR1054						
Home equity lines	BHCKB713						
Credit card receivables	BHCKB714						
Auto loans	BHCKB715						
Commercial and industrial loans.....	BHCKB717						
All other loans and leases.....	SR1055						
Retained credit enhancements.....	SR1056						
1–4 family residential loans	SR1220						
Home equity lines	SR1221						
Credit card receivables	SR1222						
Auto loans	SR1223						
Commercial and industrial loans.....	SR1224						
All other loans and leases.....	SR1057						
Total retained credit exposure	SR1063						
Unused commit to provide liq (servicer adv)	SR1058						
Seller's interest in securities & loans	SR1059						
Home equity lines	SR1060						
Credit card receivables	SR1061						
Commercial and industrial loans.....	SR1062						
Asset-backed commercial paper conduits.....	SR1064						
Cr exp from conduits by bank or oth inst	SR1065						
Liq commit from conduits by bank or oth....	SR1066						

	Name	09/30/2005	06/30/2005	03/31/2005	12/31/2004	09/30/2004
ACTIVITY % OF TOTAL ASSETS:						
Securitization activities	SR1067					
1–4 family residential loans	SR1068					
Home equity lines	SR1069					
Credit card receivables	SR1070					
Auto loans	SR1071					
Commercial and Industrial loans	SR1072					
All other loans and leases.....	SR1073					
Asset-backed commercial paper conduits.....	SR1074					
Cr exp, conduits by bank or oth inst	SR1075					
Liq commit, conduits by bank or oth	SR1076					
PERCENT OF TOTAL MANAGED ASSETS (ON-BALANCE-SHEET LOANS + SECURITIZED LOANS):						
1–4 family residential loans	SR1077					
Home equity lines	SR1078					
Credit card receivables	SR1079					
Auto loans and other consumer loans	SR1080					
Commercial and industrial loans.....	SR1081					
All other loans and leases.....	SR1082					

BHC Name _____

FR BHCPR

RSSD Number _____

Page 18

City/State _____ FR Dist: _____ Peer: _____

Servicing, Securitization and Asset Sale Activities—Part 2

	Name	09/30/2005	06/30/2005	03/31/2005	12/31/2004	09/30/2004	
PCT TOT SECURITIZATION ACTIVITIES BY TYPE:							
Retained interest-only strips	SR1083						
1–4 family residential loans	SR1084						
Home equity lines	SR1085						
Credit card receivables	SR1086						
Auto loans	SR1087						
Commercial and industrial loans	SR1088						
All other loans and leases	SR1089						
Retained credit enhancements	SR1090						
1–4 family residential loans	SR1091						
Home equity lines	SR1092						
Credit card receivables	SR1093						
Auto loans	SR1094						
Commercial and industrial loans	SR1095						
All other loans and leases	SR1096						
Unused commit to prov liq (servicer adv)	SR1097						
Seller's interest in securities & loans	SR1098						
Home equity lines	SR1099						
Credit card receivables	SR1100						
Commercial and industrial loans	SR1101						
PERCENT OF TIER 1 CAPITAL:							
Total retained credit exposure	SR1102						
Retained interest-only strips	SR1103						
Retained credit enhancements	SR1104						
Tot ret cr exp & asset sale credit exp	SR1171						
30–89 DAYS PD SECURITIZED ASSETS:							
1–4 family residential loans	BHCKB733						
Home equity lines	SR1105						
Credit card receivables	SR1106						
Auto loans	BHCKB736						
Commercial and industrial loans	SR1107						
All other loans and leases	SR1108						
Total 30–89 days PD securitized assets	SR1109						
90 DAYS+ PD SECURITIZED ASSETS: (\$000)							
1–4 family residential loans	BHCKB740						
Home equity lines	SR1110						
Credit card receivables	SR1111						
Auto loans	BHCKB743						
Commercial and industrial loans	SR1112						
All other loans and leases	SR1113						
Total 90 days+ PD securitized assets	SR1114						
Total past due securitized assets	SR1115						
NET LOSSES ON SECURITIZED ASSETS: (\$000)							
1–4 family residential loans	SR1116						
Home equity lines	SR1117						
Credit card receivables	SR1118						
Auto loans	SR1119						
Commercial and industrial loans	SR1120						
All other loans and leases	SR1121						
Total net losses on securitized assets	SR1122						

BHC Name _____
 RSSD Number _____
 City/State _____ FR Dist: _____ Peer: _____

Servicing, Securitization and Asset Sale Activities—Part 3

	Name	09/30/2005	06/30/2005	03/31/2005	12/31/2004	09/30/2004
30-89 DAYS PD SEC ASSETS % OF TYPE:						
1-4 family residential loans	SR1123					
Home equity lines	SR1124					
Credit card receivables	SR1125					
Auto loans.....	SR1126					
Commercial and industrial loans.....	SR1127					
All other loans and leases.....	SR1128					
Total 30-89 days PD securitized assets.....	SR1129					
90+ DAYS PD SEC ASSETS % OF TYPE:						
1-4 family residential loans	SR1130					
Home equity lines	SR1131					
Credit card receivables	SR1132					
Auto loans.....	SR1133					
Commercial and industrial loans.....	SR1134					
All other loans and leases.....	SR1135					
Total 90+ days PD securitized assets.....	SR1136					
TOTAL PD SEC ASSETS % OF SEC ASSETS.	SR1137					
NET LOSSES ON SEC ASSETS % OF TYPE:						
1-4 family residential loans	SR1138					
Home equity lines	SR1139					
Credit card receivables	SR1140					
Auto loans.....	SR1141					
Commercial and industrial loans.....	SR1142					
All other loans and leases.....	SR1143					
Total net losses on sec assets.....	SR1144					
30-89 DAYS PD MANAGED ASSETS % OF TYPE:						
1-4 family residential loans	SR1145					
Home equity lines	SR1146					
Credit card receivables.....	SR1147					
Commercial and industrial loans.....	SR1148					
All other loans and leases.....	SR1149					
Total managed loans PD 30-89 days.....	SR1150					
90+ DAYS PD MANAGED ASSETS % OF TYPE:						
1-4 family residential loans	SR1151					
Home equity lines	SR1152					
Credit card receivables.....	SR1153					
Commercial and industrial loans.....	SR1154					
All other loans and leases.....	SR1155					
Total managed loans PD 90+ days.....	SR1156					
TOTAL PAST DUE MANAGED ASSETS	SR1157					
NET LOSSES ON MANAGED ASSETS % OF TYPE:						
1-4 family residential loans	SR1158					
Home equity lines	SR1159					
Credit card receivables	SR1160					
Commercial and industrial loans.....	SR1161					
All other loans and leases.....	SR1162					
NET LOSSES ON MANAGED ASSETS	SR1163					

BHC Name _____
RSSD Number _____
City/State _____ FR Dist: _____ Peer: _____

Parent Company Income Statement

	Name	09/30/2005	09/30/2004	12/31/2004	12/31/2003	12/31/2002	Percent Change	
							1-yr	5-yr
OPERATING INCOME: (\$000)								
Income from bank subsidiaries	BHCP0520							
Dividends	BHCP0508							
Interest	BHCP0512							
Management and service fees	BHCP0515							
Other income	BHCP0518							
Income from nonbank subsidiaries	BHCP1279							
Dividends	BHCP1275							
Interest	BHCP1276							
Management and service fees	BHCP1277							
Other income	BHCP1278							
Income from subsidiary BHCs	BHCP0210							
Dividends	BHCP0206							
Interest	BHCP0207							
Management and service fees	BHCP0208							
Other income	BHCP0209							
Total income from subsidiaries	SR159							
Securities gains (losses)	BHCP4091							
Other operating income	BHCP0447							
Total operating income	BHCP4000							
OPERATING EXPENSES: (\$000)								
Personnel expenses	BHCP4135							
Interest expense	BHCP4073							
Other expenses	SR1010							
Provision for loan and lease losses	BHCP4230							
Total operating expenses	BHCP4130							
Income (loss) before taxes	BHCP4250							
Applicable income taxes (credit)	BHCP4302							
Extraordinary items	BHCP4320							
Income before undist inc of subs	BHCP0496							
Equity in undistributed inc of subs	SR345							
Bank subsidiaries	BHCP3156							
Nonbank subsidiaries	BHCP3147							
Subsidiary BHCs	BHCP3513							
Net income (loss)	BHCP4340							
MEMORANDA:								
Bank net income	SR237							
Nonbank net income	SR238							
Subsidiary BHCs' net income	SR342							

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Parent Company Balance Sheet

BHC Name _____

RSSD Number _____

City/State _____ FR Dist: _____ Peer: _____

Parent Company Analysis—Part 1

BHC Name _____

RSSD Number _____

City/State _____

FR Dist: _____ Peer: _____

Parent Company Analysis—Part 2